

**COMPLAINT
JURY TRIAL DEMANDED**

3. Plaintiff, Lorraine Uzzle, (hereinafter “Plaintiff”) is a natural person residing at 100 Gwynmont Cir. North Wales, PA 19454. Because Plaintiff is allegedly obligated to pay a debt that is the subject of this case was primarily used for family, personal or

household purposes, she is a consumer within the meaning of FDCPA, 15 U.S.C. § 1692a(3).

4. Defendant, Sterling Credit Corporation (hereinafter “Sterling” or “Defendant”) is, upon information and belief, a professional corporation whose address is listed as 716 N Bethlehem Pike, Suite 301 Ambler, PA 19002 and, at all times relevant herein and is a “debt collector” as the term is defined by 15 U.S.C. § 1692a(6), who acted by and through its owners, managers, officers, shareholders, authorized representatives, partners, employees, agents and/or workmen.

5. Defendant, at all times relevant hereto, is considered a person who used an instrumentality of interstate commerce or the mails in a business the principal purpose of which was the collection of debts, who regularly collected or attempted to collect, directly or indirectly, debts owed or due asserted to be owed or due another, and/or who, in the process of collecting its own debts, used a name other than its own which would indicate that a third person was collecting or attempting to collect such debts.

III. FACTUAL ALLEGATIONS

6. On or about July 1st, 1995 Plaintiff opened a credit card account with Benchmark Federal Credit Union (“Benchmark”).

7. In or about late January 2015 Benchmark sent Plaintiff an account statement for account ending in 3715 (“the Account”), requesting a minimum, monthly payment of \$538.00 with a payment due date of February 18, 2015 and a total balance due of \$13,456.93. A true and correct copy of the Benchmark letter is attached hereto as Exhibit “A”.

8. On or about February 6, 2015, Defendant sent Plaintiff a letter referencing the account and stated, inter alia:

- a. That the account was delinquent;
- b. That the current balance is \$17,803.77;
- c. That Plaintiff remit the entire balance in order to avoid the expense and inconvenience of additional collection efforts.
- d. Threaten to report the information to the credit bureaus.

A true and correct copy of the February 6, 2015 letter is attached hereto as Exhibit "B".

9. On or about March 5, 2015, Defendant sent another letter to Plaintiff, demanding the amount of \$17,803.77. A true and correct copy of the March 5, 2015 letter is attached hereto as Exhibit "C".

10. Defendant violated the FDCPA by making representations in its letters that are false, deceptive, material, and misleading in that it:

- a. Attempted to require Plaintiff to "remit the entire balance" of \$17,803.77 despite the fact that the actual payment due date on the account was February 18, 2015;
- b. Inflated the amount claimed due on the account by \$4,346.84 with no legal basis for the additional charges.
- c. Used threatening language in an attempt to coerce Plaintiff to pay the full amount it claimed was due.

11. Based upon the aforesaid facts, upon information and belief, Defendant failed to adhere to procedures and/or policies which would prevent violations of the FDCPA.

IV. VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

("FDCPA) 15 U.S.C. § 1692, et seq.

12. Plaintiff incorporates her allegations of paragraphs 1 through 11 as though set forth at length herein.

13. Defendant's actions as aforestated are false, deceptive, material, and misleading to Plaintiffs as follows:

(a) Defendant violated 15 U.S.C. § 1692d by engaging in conduct the natural consequence of which is to harass, oppress, or abuse any person;

(b) Defendant violated 15 U.S.C. § 1692e by making false, deceptive, or misleading representation or means in connection with the debt collection;

(c) Defendant violated 15 U.S.C. § 1692e(2) by misrepresenting the character, amount or legal status of the alleged debt;

(d) Defendant violated 15 U.S.C. § 1692e(5) by threatening to take action that cannot legally be taken or that is not intended to be taken;

(e) Defendant violated 15 U.S.C. § 1692e(10) by making false representations or using deceptive means to collect to collect the alleged debt;

(f) Defendant violated 15 U.S.C. § 1692f by using unfair and unconscionable means to attempt to collect Plaintiff's alleged debt;

(g) Defendant violated 15 U.S.C. § 1692f(1) by attempting to collect an amount not authorized by the agreement creating the debt or permitted by law;

14. As a direct and proximate result of Defendant's illegal collection efforts and communications, Plaintiff has suffered mental anguish, emotional distress, anger, anxiety, and frustration, fear, embarrassment and humiliation.

15. Plaintiff has been seriously damaged by Defendant's violations of the FDCPA and is entitled to actual damages, compensatory damages, costs and attorneys' fees.

16. As a result of the foregoing violations of the FDCPA, Defendant is liable to Plaintiff for actual damages, statutory damages, attorneys' fees and costs in accordance with 15 U.S.C. § 1692k.

IV. CLAIMS FOR RELIEF

17. Plaintiff incorporates her allegations of paragraphs 1 through 16 as though set forth at length herein.

18. The foregoing acts and omissions of Defendant constitute numerous and multiple violations of the FDCPA including but not limited to each and every one of the above-cited provisions of the FDCPA, 15 U.S.C. § 1692, et seq.

19. As a result of Defendant's violations of the FDCPA, Plaintiff is entitled to actual damages pursuant to 15 U.S.C. § 1692k(a)(1); statutory damages in amount up to \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorneys' fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from Defendant.

V. PRAYER FOR RELIEF

WHEREFORE, Plaintiff, Lorraine Uzzle, prays that judgment be entered against Defendant, Sterling Credit Corporation, for the following:

- (1) Actual damages;

- (2) Statutory damages in the amount of \$1,000.00;
- (3) Reasonable attorneys' fees and costs;
- (4) Declaratory judgment that the Defendant's conduct violated the FDCPA;
- (5) Such other and further relief that the Court deems just and proper.

VI. DEMAND FOR JURY TRIAL

Plaintiff is entitled to and hereby respectfully demand a trial by jury.

Respectfully submitted,



Law Office of Michael P. Forbes, P.C.

By: Michael P. Forbes, Esquire

Attorney for Plaintiff

Attorney I.D. #55767

200 Eagle Road

Suite 50

Wayne, PA 19087

(610) 293-9399

(610)293-9388 (Fax)

michael@mforbeslaw.com

Exhibit “A”

Benchmark
Federal Credit Union

Cardholder Name
CHAUNCEY UZZLE
LORRAINE B UZZLE

Account Number
XXXX-XXXX-XXXX-3715

VISA

Page 1 of 2

You are a valued member!
Thank you for allowing us the
opportunity to serve you.

| Account Information | |
|------------------------|-------------|
| Statement Closing Date | 01/23/2015 |
| Credit Limit | \$15,000.00 |
| Available Credit | NONE |
| Cash Credit Limit | \$15,000.00 |
| Available Cash | \$0.00 |
| Past Due Amount | \$288.00 |

| Account Summary | |
|--------------------|-------------|
| Previous Balance | \$13,397.82 |
| - Payments | \$0.00 |
| + Other Credits | \$169.59 |
| + Purchases | \$120.57 |
| + Cash Advances | \$0.00 |
| + Other Debits | \$0.00 |
| + Fees Charged | \$0.00 |
| + Interest Charged | \$108.13 |
| = New Balance | \$13,456.93 |

New Balance: \$13,456.93

Payment Due Date: 02/18/2015

Minimum Payment Due: \$538.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$18.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|--|
| Only the minimum payment \$434.00 | 28 Years 3 Years | \$22,413.00 \$15,609.00 (Savings = \$6,804.00) |

If you would like information about credit counseling services, call 1-866-685-6322.

| Transactions | | | Description | | Amount |
|----------------------------|------------|-------------------|---------------------------------|----------------------------|----------|
| Post Date | Trans Date | Reference | | | |
| 01/02 | 01/01 | 2416407012LR8H27B | TARGET | 00011593 NORTH WALES PA | \$5.33 |
| 01/02 | 01/01 | 7416407012LRQA28G | TARGET | 00011593 NORTH WALE CREDIT | \$169.59 |
| 01/08 | 01/04 | 244273306LM7M7MG6 | REDNERS MKTS #93 NORTH WALES PA | | \$61.68 |
| 01/11 | 01/08 | 244273309LM7MA57Z | REDNERS MKTS #93 NORTH WALES PA | | \$32.47 |
| 01/13 | 01/12 | 24431060DR791LFEQ | JCPENNEY.COM | 800-221-0827 OH | \$21.21 |
| Fees | | | | | \$0.00 |
| TOTAL FEES FOR THIS PERIOD | | | | | \$0.00 |

Remit Payment to:
BENCHMARK FCU
PO BOX 37803 PHILADELPHIA PA 19101-0803

Mail Inquiries To:
CUSTOMER SERVICE P.O. BOX 31112 TAMPA,
FLORIDA 33631-3112

Questions?
Call Customer Service: 866-820-5836
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

BENCHMARK FCU
1522 MCDANIEL DRIVE
WEST CHESTER PA 19380

Account Number XXXX-XXXX-XXXX-3715

New Balance \$13,456.93

Minimum Payment Due \$538.00

Please include your account
number on your check.

Amount
Enclosed \$

☐ New address, phone number or e-mail?
Check the box to the left and print changes on back.

| Payment Due Date | | | | | | |
|------------------|----|----|----|----|----|----|
| February | | | | | | |
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |

VISA
PO BOX 37803
PHILADELPHIA PA 19101-0803

CHAUNCEY UZZLE
LORRAINE B UZZLE
100 GWYNMONT CIR
NORTH WALES PA 19454-1819

99215

NSP 28

9006 0006 LMB 1 7 16 150123 0 CU PAGE 2 of 2 10 5167 0700 PAGE1 010V9006

99215

Page 2 of 2

Cardholder Name
CHAUNCEY UZZLE
LORRAINE B UZZLE

Account Number
XXXX-XXXX-XXXX-3715

VISA

| Transactions (continued) | | | | | Amount |
|---|------------|-----------|---------------------------------------|--|-----------------|
| Post Date | Trans Date | Reference | Description | | |
| | | | Interest Charges | | |
| 01/23 | 01/23 | | Interest Charge on Purchases | | \$108.13 |
| 01/23 | 01/23 | | Interest Charge on Cash Advances | | \$0.00 |
| | | | TOTAL INTEREST FOR THIS PERIOD | | \$108.13 |
| THIS IS JUST A REMINDER THAT YOUR ACCOUNT IS PAST DUE. IF YOU HAVE MAILED YOUR PAYMENT, PLEASE DISREGARD THIS NOTICE. THANK YOU. | | | | | |
| WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. | | | | | |
| TOTAL "FINANCE CHARGE" BILLED IN 2014 | | | | | \$1455.07 |
| YOU'VE EARNED A CASHBACK REBATE OF | | | | | 10.64 |
| 2015 Totals Year-to-Date | | | | | |
| Total fees charged in 2015 | | | | | \$0.00 |
| Total interest charged in 2015 | | | | | \$108.13 |

| Interest Charge Calculation | | | | |
|--|-------|----------------------------------|-----------------|-------------------|
| Your Annual Percentage Rate (APR) is the annual interest rate on your account. | | | | |
| Type of Balance | APR % | Balance Subject To Interest Rate | Interest Charge | Remaining Balance |
| Purchases | 9.90% | \$3,383.13 | \$27.72 | \$3,460.27 |
| PROTECTED BALANCE PURCHASES | 9.90% | \$9,747.52 | \$80.41 | \$9,998.66 |
| Cash Advances | 9.90% | \$0.00 | \$0.00 | \$0.00 |
| Days in Billing Cycle: 30 | | | | |
| See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method F. | | | | |

Exhibit “B”

2

STERLING CREDIT CORPORATION
PO BOX 675
SPRING HOUSE, PA 19477
800-352-3568

February 6, 2015

LORRAINE UZZLE
100 GWYNMONT CIR
NORTH WALES, PA 19454
|||||

RE: CREDITOR: BENCHMARK FCU
CREDITOR ACCT NUMBER: [REDACTED] 8715
CURRENT BALANCE: \$17,803.77
STERLING ACCT NUMBER: 74349

DEAR LORRAINE UZZLE:

PLEASE BE ADVISED THAT YOUR DELINQUENT ACCOUNT HAS BEEN PLACED IN OUR OFFICE FOR COLLECTION. TO AVOID THE EXPENSE AND INCONVENIENCE OF ADDITIONAL COLLECTION EFFORTS, PLEASE REMIT THE ENTIRE BALANCE DUE IN THE ENCLOSED ENVELOPE. MAKE YOUR CHECK OR MONEY ORDER PAYABLE TO STERLING CREDIT CORPORATION. ONLINE PAYMENTS CAN BE MADE ONLINE AT WWW.PAYSTERLING.COM IF YOU HAVE ANY QUESTIONS, PLEASE CALL (215) 793-4600 OR 1-800-352-3568.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNTS MAY BE REFLECTED IN YOUR CREDIT REPORT.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE WILL: OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CREDITOR.

SINCERELY,

DAVE FISHER
DEBT COLLECTOR

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT;
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit “C”

STERLING CREDIT CORPORATION
PO BOX 675
SPRING HOUSE PA 19477
800-352-3568

March 5, 2015

LORRAINE UZZLE
100 GWYNMONT CIR
NORTH WALES, PA 19454

RE: CREDITOR: BENCHMARK FCU
OUTSTANDING BALANCE: \$17,803.77
ACCOUNT NUMBER: 74349

TO MAKE ONLINE PAYMENT PLEASE VISIT WWW.PAYSTERLING.COM

DEAR LORRAINE UZZLE:

NOW IS THE PERFECT OPPORTUNITY TO RESOLVE YOUR OUTSTANDING CREDIT OBLIGATIONS AND IMPROVE YOUR CREDIT STATUS. USE YOUR TAX REFUND TO SAVE MONEY, AT THIS TIME WE WOULD LIKE TO DISCUSS THE POSSIBILITY OF MAKING A SETTLEMENT ON YOUR ACCOUNT. IN ORDER TO TAKE ADVANTAGE OF THIS OPPORTUNITY YOU MUST CONTACT OUR OFFICE WITH IN THE NEXT TEN (10) DAYS.

WE LOOK FORWARD TO HEARING FROM YOU.

SINCERELY,

DAVE FISHER
DEBT COLLECTOR

PLEASE VISIT OUR WEBSITE WWW.PAYSTERLING.COM TO MAKE ONLINE PAYMENT.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT; ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PAY BY PHONE

*NO NEED TO WRITE CHECKS

*NO NEED FOR STAMPS OR ENVELOPES

THE PAY-BY-PHONE PROGRAM IS A BANK DRAFT ON YOUR CHECKING ACCOUNT THAT WILL BE DEPOSITED ON THE DAY YOU CHOOSE FOR THE AMOUNT WE BOTH AGREE UPON.

CALL NOW 1-800-352-3568

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

LORRAINE B UZZLE

(b) County of Residence of First Listed Plaintiff

MONTGOMERY

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

The Law Offices of Michael P. Forbes PC

200 Eagle Road

Suite 50

Wayne PA 19087

(610) 293-9399

DEFENDANTS

STERLING CREDIT CORPORATION

County of Residence of First Listed Defendant

MONTGOMERY

(IN U.S. PLAINTIFF CASES ONLY)

NOTE:

IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

☐ 1 U.S. Government Plaintiff

☒ 3 Federal Question (U.S. Government Not a Party)

☐ 2 U.S. Government Defendant

☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

| | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

| CONTRACT | TORTS | FORFEITURE/PENALTY | BANKRUPTCY | OTHER STATUTES |
|---|--|--|---|---|
| <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise | <div><div>PERSONAL INJURY</div><div><input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice</div></div> <div><div>PERSONAL INJURY</div><div><input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability</div></div> <div><div>PERSONAL PROPERTY</div><div><input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability</div></div> | <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <div>LABOR</div> <div><input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act</div> <div>IMMIGRATION</div> <div><input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions</div> | <div><input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157</div> <div>PROPERTY RIGHTS</div> <div><input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark</div> <div>SOCIAL SECURITY</div> <div><input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))</div> <div>FEDERAL TAX SUITS</div> <div><input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609</div> | <div><input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision</div> <div><input type="checkbox"/> 950 Constitutionality of State Statutes</div> |
| <div>REAL PROPERTY</div> <div><input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property</div> | <div>CIVIL RIGHTS</div> <div><input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities Employment <input type="checkbox"/> 446 Amer. w/Disabilities Other <input type="checkbox"/> 448 Education</div> <div>PRISONER PETITIONS</div> <div><div>Habeas Corpus:</div><div><input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty</div><div>Other:</div><div><input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement</div></div> | | | |

V. ORIGIN (Place an "X" in One Box Only)

☒ 1 Original Proceeding

☐ 2 Removed from State Court

☐ 3 Remanded from Appellate Court

☐ 4 Reinstated or Reopened

☐ 5 Transferred from Another District (specify)

☐ 6 Multidistrict Litigation

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

FDCPA 15 U.S.C §1692

Brief description of cause:

Debt Collection

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

1/28/16

SIGNATURE OF ATTORNEY OF RECORD

Michael P. Forbes

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

Lorraine B Uzzle : CIVIL ACTION
:
:
v. :
:
Sterling Credit Corporation : NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ()
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ☒

| | | |
|---------------------|--------------------------|-------------------------------|
| <u>1/28/16</u> | <u>Michael P. Forbes</u> | <u>Lorraine B Uzzle</u> |
| Date | Attorney-at-law | Attorney for |
| <u>610-293-9399</u> | <u>610-293-9388</u> | <u>michael@mforbeslaw.com</u> |
| Telephone | FAX Number | E-Mail Address |

UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 100 Gwynmont Cir. North Wales PA 19454
 Address of Defendant: 716 N Bethlehem Pike, Suite 301 Ambler PA 19002
 Place of Accident, Incident or Transaction: 100 Gwynmont Cir. North Wales PA 19454
 (Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases
(Please specify) FDCPA 15 U.S.C. section 1692

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases

(Please specify) _____

ARBITRATION CERTIFICATION

I, Michael P. Forbes, (Check Appropriate Category)
 counsel of record do hereby certify:

☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

☒ Relief other than monetary damages is sought.

DATE: 1/28/16

Michael P. Forbes
 Attorney-at-Law

55767

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 1/28/16

Michael P. Forbes
 Attorney-at-Law

55767

Attorney I.D.#